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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/712,291	11/12/2003	Peter R. Hudetz	12287/3	9291
7590	11/27/2007		EXAMINER	
Jasper W. Dockrey Brinks Hofer Gilson & Lione NBC Tower, Suite 3600 P.O. Box 10395 Chicago, IL 60610			KASSA, HILINA S	
			ART UNIT	PAPER NUMBER
			2625	
			MAIL DATE	DELIVERY MODE
			11/27/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	10/712,291	HUDETZ, PETER R.
	Examiner	Art Unit
	Hilina S. Kassa	2625

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 12 November 2003.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-35 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-35 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on 12 November 2003 is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 11/12/03 AND 05/24/04.

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.

5) Notice of Informal Patent Application

6) Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1-4, 6-8, 12-25 are rejected under 35 U.S.C. 102(b) as being anticipated by Fehringer et al. (US Patent Number 5,829,953).

(1) regarding claim 1:

As shown in figure 1, Fehringer et al. disclose a method for producing personalized printed material comprising: (a) selectively gathering stock sheets (12, 14, 16, 18 figure 1; column 7, lines 6-9) and assembling the stock sheets into designated sets of sheets (12, 14, 16, 18 figure 1; column 7, lines 6-9; note that the sheets are assembled or organized according to the sizes); (b) sequentially processing the stock sheets in each designated set of sheets to image personalized information onto each stock sheet (column 7, lines 19-25, 44-51; note that the image gets formed on the sheets according to the specified region by sequentially processing each sheets); (c) regathering the stock sheets into the designated sets of sheets (column 7, lines 42-61; note that the sheets get organized based on the sizes); and (d) presenting the

designated sets of sheets for final processing (column 8, lines 64-66; note that the final processing is considered as envelope insertion).

(2) regarding claim 2:

Fehringer et al. further disclose, the method of claim 1, wherein selectively gathering stock sheets and assembling the stock sheets into designated sets of sheets (12, 14, 16, 18 figure 1; column 7, lines 6-9; note that the sheets are assembled or organized according to the sizes) comprises: (a) placing the stock sheets into individual bins of a multi-station collator (column 8, lines 54-59; note that the collator means is preferably comprises a collator apparatus wherein individual printed sheets are registered); (b) sending a control signal to designated individual bins to activate placement of selected pre stock sheets onto a transport system (column 8, line 66-column 9, line 5; note that the sensors 42 and 44 detect and control the position of the billing statement as the sheets are processed by the collator); and (c) transporting the selected stock sheets to a staging area (column 8, lines 5-10).

(3) regarding claim 3:

Fehringer et al. further disclose, the method of claim 2, wherein placing the stock sheets into individual bins comprises placing stock sheets having predetermined indicia thereon (column 9, lines 52-55; note that the printed matter for a particular sheet is already considered).

(4) regarding claim 4:

Fehringer et al. further disclose, the method of claim 3, wherein sending a control signal to designated individual bins comprises storing the predetermined indicia in a memory accessible by a control system (column 8, line 66-column 9, line 5; note that the sensors 42 and 44 detect and control the position of the billing statement as the sheets are processed by the collator) and activating selected bins according to instructions to provide a set of stock sheets having the predetermined indicia thereon (column 9, lines 52-55; note that the printed matter for a particular sheet is already considered).

(5) regarding claim 6:

Fehringer et al. further discloses, the method of claim 2, wherein placing the stock sheets into individual bins of a multi-station collator comprises placing the stock sheets into individual bins of a vacuum and rotary collating system (column 10, lines 18-26; note that vacuum and rotary collating system are contemplated).

(6) regarding claim 7:

Fehringer et al. further discloses, the method of claim 2, wherein placing the stock sheets into individual bins of a multi-station collator comprises placing the stock sheets into individual bins of swing arm collating system (column 10, lines 25-26; note that pulley input transport system is considered as a swing arm collating system).

(7) regarding claim 8:

Fehringer et al. further discloses, the method of claim 1, wherein selectively gathering stock sheets and assembling the stock sheets into sets of sheets (12, 14, 16, 18 figure 1; column 7, lines 6-9; note that the sheets are assembled or organized according to the sizes) comprises assembling sets of stock sheets in which the number of stock sheets in each set varies from one set to the next, or from one group of sets to the next group of sets (column 7, line 52-column 8, line 4).

(8) regarding claim 12:

Fehringer et al. further disclose, the method of claim 1, wherein presenting the designated sets of sheets for final processing comprises organizing the sets of sheets into a user specified format (column 8, lines 8-13).

(9) regarding claim 13:

Fehringer et al. further disclose, the method of claim 12, wherein organizing the designated sets of sheets into a user specified format comprises one or more of binding, attaching, or packaging the designated sets of sheets (column 8, lines 26-39; note that packaging the designated sets of sheets is considered).

(10) regarding claim 14:

Fehringer et al. further disclose, the method of claim 12, wherein organizing the designated sets of sheets comprises packaging the designated sets of sheets by one or more of envelope stuffing, shrink wrapping, and over wrapping (column 8, lines 39-44; note that envelope stuffing is considered).

(11) regarding claim 15:

Fehringer et al. further disclose, the method of claim 1 further comprising inserting a package insert into the designated sets of sheets before presenting the designated sets of sheets for final processing (column 8, lines 64-66; note that the final processing is considered as envelope insertion).

(12) regarding claim 16:

Fehringer et al. further disclose, a method for producing personalized printed material comprising: (a) assembling target information into a data base and creating general and specific information files (column 7, lines 1-6; note that billing information is considered as target information); (b) using the general information files to selectively collate pre-printed sheets into designated sets of sheets (12, 14, 16, 18 figure 1; column 7, lines 6-9); (c) individually feeding the pre-printed sheets from each designated set of sheets to an imaging system (column 7, lines 19-25, 44-51; note that the image gets formed on the sheets according to the specified region by sequentially processing each sheets); (d) using the specific information files to image personalized information on each pre-printed sheet (column 7, lines 29-43); (e) re-gathering the pre-printed sheets into the designated sets of sheets (column 7, lines 42-61; note that the sheets get organized based on the sizes); and (f) presenting the designated sets of sheets for final processing (column 8, lines 64-66; note that the final processing is considered as envelope insertion).

(13) regarding claim 17:

Fehringer et al. further disclose, the method of claim 16, wherein presenting the designated sets of sheets for final processing comprises: (a) packaging the designated sets of sheets (column 7, line 67-column 8, line 4); and (b) using the specific information files to image address information on the packaging (column 8, lines 10-13).

(14) regarding claim 18:

Fehringer et al. further disclose, the method of claim 16, wherein creating general information files comprises: (a) receiving recipient profile information (column 7, lines 1-6); and (b) organizing the recipient profile information into topic categories (column 8, lines 10-13).

(15) regarding claim 19:

Fehringer et al. further disclose, the method of claim 18, wherein using the general information files to selectively collate pre-printed sheets into designated sets of sheets comprises: (a) selecting a particular topic from the topic categories (column 7, lines 55-61); and (b) identifying bins of pre-printed sheets that contain pre-printed sheets matching the particular topic (column 7, lines 38-43).

(16) regarding claim 20:

Fehringer et al. further disclose, the method of claim 16, wherein creating specific information files comprises: (a) receiving recipient profile information (column 7, lines 1-6); and (b) organizing the recipient information into recipient data files including identification files, address files, customer specific pricing files, and one or more files

containing product preference, retail store preference, and geographic location (column 7, lines 39-43).

(17) regarding claim 21:

Fehringer et al. further disclose, the method of claim 20, wherein using the specific information files to image personalized information on each pre-printed sheet comprises: (a) matching job request information with one or more recipient data files (column 7, lines 38-43); and (b) imaging information from the one or more recipient data files onto the pre-printed sheets (column 7, lines 29-43).

(18) regarding claim 22:

Fehringer et al. further disclose, the method of claim 16, wherein individually feeding the pre-printed sheets from each designated set of sheets to an imaging system comprises: (a) placing each pre-printed sheet on a transport system (column 8, lines 54-56); and (b) positioning each pre-printed sheet within the imaging field of an imaging system (column 8, lines 47-49).

(19) regarding claim 23:

Fehringer et al. further disclose, the method of claim 22, wherein positioning each pre-printed sheet within the imaging field of an imaging system comprises positioning within the imaging field of a variable data imaging system (column 7, lines 44-51).

(20) regarding claim 24:

Fehringer et al. further disclose, the method of claim 23, wherein positioning each pre-printed sheet within the imaging field of variable data imaging system comprises positioning within the imaging field of a laser printing system or an ink jet printing system (column 8, lines 45-53; note that the Xerox 4135 is a laser printing system).

(21) regarding claim 25:

Fehringer et al. further disclose, the method of claim 16, wherein using the general information files to selectively collate pre-printed sheets into designated sets of sheets () comprises: (a) placing the pre-printed sheets into individual bins of a multi-station collator (column 8, lines 54-59; note that the collator means is preferably comprises a collator apparatus wherein individual printed sheets are registered); (b) sending a control signal to designated individual bins to activate placement of selected pre-printed sheets onto a transport system (column 8, line 66-column 9, line 5; note that

the sensors 42 and 44 detect and control the position of the billing statement as the sheets are processed by the collator); and (c) transporting the selected pre-printed sheets to a staging area (column 8, lines 5-10).

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 5, 9, 11, 26-27 and 29-35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Fehringer et al. (US Patent Number 5,829,953) and in view of Roetter et al. (US Patent Number 4,169,341).

(1) regarding claim 5:

Fehringer et al. disclose all of the subject matter as described as above except for specifically teaching wherein placing the stock sheets into individual bins of a multi-station collator comprises placing the stock sheets into individual bins of a friction feed collating system.

However, Roetter et al. disclose a document collating and envelope stuffing apparatus wherein placing the stock sheets into individual bins of a multi-station collator

comprises placing the stock sheets into individual bins of a friction feed collating system (column 1, lines 39-43).

Fehringer et al. and Roetter et al. are combinable because they are from the same field of endeavor. At the time of the invention, it would have been obvious to a person of ordinary skilled in the art to place the stock sheets into individual bins of a multi-station collator comprises placing the stock sheets into individual bins of a friction feed collating system. The suggestion/motivation for doing so would have been in order to maximize the performance of the collator. Therefore, it would have been obvious to combine Fehringer et al. with Roetter et al. to obtain the invention as specified in claim 5.

(2) regarding claim 9:

Fehringer et al. further discloses, the method of claim 1, wherein sequentially processing the stock sheets in each designated set of sheets to image personalized information onto each stock sheet (column 7, lines 19-25, 44-51; note that the image gets formed on the sheets according to the specified region by sequentially processing each sheets) comprises: (b) positioning each stock sheet within the imaging field of an imaging system (column 7, lines 38-43).

Fehringer et al. disclose all of the subject matter as described as above except for specifically teaching placing each stock sheet into a re-feeding system.

However, Roetter et al. disclose teaching placing each stock sheet into a re-feeding system (column 1, lines 39-43).

Fehringer et al. and Roetter et al. are combinable because they are from the same field of endeavor. At the time of the invention, it would have been obvious to a person of ordinary skilled in the art to place the stock sheets into re-feed system. The suggestion/motivation for doing so would have been in order to maximize the performance of the collator. Therefore, it would have been obvious to combine Fehringer et al. with Roetter et al. to obtain the invention as specified in claim 9.

(3) regarding claim 11:

Fehringer et al. disclose all of the subject matter as described as above except for specifically teaching, wherein placing each stock sheet into a re-feeding system comprises transporting the designated sets of sheets from a collator at a constant transport rate to the re-feeding system, and wherein the re-feeding system operates at a rate of about 2 to 50 times faster than the transport rate of the collator.

However, Roetter et al. disclose wherein placing each stock sheet into a re-feeding system comprises transporting the designated sets of sheets from a collator at a constant transport rate to the re-feeding system (column 1, lines 39-43), and wherein the re-feeding system operates at a rate of about 2 to 50 times faster than the transport rate of the collator (column 1, lines 54-58).

Fehringer et al. and Roetter et al. are combinable because they are from the same field of endeavor. At the time of the invention, it would have been obvious to a person of ordinary skilled in the art to place each stock sheet into a re-feeding system comprises transporting the designated sets of sheets from a collator at a constant transport rate to the re-feeding system, and wherein the re-feeding system operates at a rate of about 2 to 50 times faster than the transport rate of the collator. The suggestion/motivation for doing so would have been in order to maximize the performance of the collator and improve the speed. Therefore, it would have been obvious to combine Fehringer et al. with Roetter et al. to obtain the invention as specified in claim 11.

(4) regarding claim 26:

Fehringer et al. further disclose a system for producing personalized printed material comprising: (a) the collator configured to selectively gather stock sheets and to assemble the stock sheets into designated sets of sheets (12, 14, 16, 18 figure 1; column 7, lines 6-9; note that the sheets are assembled or organized according to the sizes); (b) an imaging system coupled to the re-feeder (column 7, lines 19-43), the imaging system configured to image information onto the stock sheets to produce personalized sheets (column 7, lines 19-25, 44-51; note that the image gets formed on the sheets according to the specified region by sequentially processing each sheets); (c) a re-gathering system coupled to the imaging system and configured to re-gather the

personalized sheets into the designated sets of sheets (column 7, lines 42-61; note that the sheets get organized based on the sizes); (d) a final process system coupled to the re-gathering system and configured to perform one or more of binding, attaching, or packaging the final sets of sheets (column 7, line 67-column 8, line 4); and (e) a control system that provides control signals for processing and imaging the stock sheets and the personalized sheets (column 8, line 66-column 9, line 5; note that the sensors 42 and 44 detect and control the position of the billing statement as the sheets are processed by the collator).

Fehringer et al. disclose all of the subject matter as described as above except for specifically teaching, a collator coupled to a re-feeder.

However, Roetter et al. disclose a collator coupled to a re-feeder (column 1, lines 39-43).

Fehringer et al. and Roetter et al. are combinable because they are from the same field of endeavor. At the time of the invention, it would have been obvious to a person of ordinary skilled in the art to have a collator coupled to a re-feeder. The suggestion/motivation for doing so would have been in order to maximize the performance of the collator and improve the speed. Therefore, it would have been obvious to combine Fehringer et al. with Roetter et al. to obtain the invention as specified in claim 26.

(5) regarding claim 27:

Fehringer et al. disclose all of the subject matter as described as above except for specifically teaching, an aligning system configured to receive individual stock sheets from the re-feeder and to align the stock sheets in a predetermined orientation for imaging the information onto the preprinted sheets.

However, Roetter et al. disclose an aligning system configured to receive individual stock sheets from the re-feeder (column 7, lines 5-7) and to align the stock sheets in a predetermined orientation for imaging the information onto the preprinted sheets (column 7, lines 32-35).

Fehringer et al. and Roetter et al. are combinable because they are from the same field of endeavor. At the time of the invention, it would have been obvious to a person of ordinary skilled in the art to have an aligning system configured to receive individual stock sheets from the re-feeder and to align the stock sheets in a predetermined orientation for imaging the information onto the preprinted sheets. The suggestion/motivation for doing so would have been in order to maximize the performance of the collator and improve the speed. Therefore, it would have been obvious to combine Fehringer et al. with Roetter et al. to obtain the invention as specified in claim 27.

(6) regarding claim 29:

Fehringer et al. further disclose, the system of claim 26, wherein the reassembly station comprises a rotary indexing system that collects the stock sheets into the final

set of sheets and a conveyor that transports the sheets to the final process system (column 21, lines 14-22).

(7) regarding claim 30:

Fehringer et al. further disclose, the system of claim 26 further comprising an insert injection system coupled to a second imaging system wherein the insert injection system and second imaging system are configured to place one or more additional printed sheets into the designated set of sheets in response to commands from the control system (column 8, lines 45-64).

(8) regarding claim 31:

Fehringer et al. further disclose a system for producing personalized printed material comprising: (a) the first collator configured to selectively gather pre-printed sheets and to assemble the pre-printed sheets into designated sets of primary sheets (12, 14, 16, 18 figure 1; column 7, lines 6-9; note that the sheets are assembled or organized according to the sizes); (b) a first imaging system coupled to the first re-feeder (column 7, lines 19-43), the first imaging system configured to image information onto the pre-printed primary sheets (column 7, lines 19-25, 44-51; note that the image gets formed on the sheets according to the specified region by sequentially processing each sheets); (c) the second collator configured to selectively gather pre-printed insert sheets and to assemble the pre-printed insert sheets into designated sets of insert

sheets (12, 14, 16, 18 figure 1; column 7, lines 6-9; note that the sheets are assembled or organized according to the sizes); (d) a second imaging system coupled to the second re-feeder (column 7, lines 19-43), the second imaging system is configured to image information onto the pre-printed insert sheets (column 7, lines 19-25, 44-51; note that the image gets formed on the sheets according to the specified region by sequentially processing each sheets); (e) a reassembly station coupled to the first and second imaging systems and configured to re-gather the pre-printed primary sheets into the designated sets of primary sheets and to re-gather the pre-printed insert sheets into the designated sets of insert sheets (column 7, lines 6-9; note that the sheets are assembled or organized according to the sizes); (f) a merging station coupled to the reassembly station and configured to merge the designated sets of insert sheets into the designated sets of primary sheets to provide final sets of sheets (column 7, line 67-column 8, line 4); and (g) a final process system configured to perform one or more of binding, attaching, or packaging the final sets of sheets (column 21, lines 14-22).

Fehringer et al. disclose all of the subject matter as described as above except for specifically teaching, a first collator coupled to a first re-feeder and a second collator coupled to a second re-feeder.

However, Roetter et al. disclose a first collator coupled to a first re-feeder (column 1, lines 39-43) and a second collator coupled to a second re-feeder (column 1, lines 51-54).

Fehringer et al. and Roetter et al. are combinable because they are from the same field of endeavor. At the time of the invention, it would have been obvious to a person of ordinary skilled in the art to have a first collator coupled to a first re-feeder and second collator coupled to a second re-feeder. The suggestion/motivation for doing so would have been in order to maximize the performance of the collator and enhance the speed. Therefore, it would have been obvious to combine Fehringer et al. with Roetter et al. to obtain the invention as specified in claim 31.

(9) regarding claim 32:

Fehringer et al. further disclose, the system of claim 31, wherein the merging station and the final processing system are arranged in a linear relationship to the first collator and first imaging system (column 10, lines 27-33).

(10) regarding claim 33:

Fehringer et al. further disclose, the system of claim 31, wherein the merging station and the final processing system are arranged at substantially right angles to the first and second collators and the first and second imaging systems (column 11, lines 15-25).

(11) regarding claim 34:

Fehringer et al. further disclose, the system of claim 31 further comprising a turn over device positioned between the merging station and the final processing system (column 11, lines 50-61).

(12) regarding claim 35:

Fehringer et al. further disclose, the system of claim 31, wherein the first and second collators include a plurality of bins containing the pre-printed sheets (column 20, lines 23-33), and wherein the first collator includes a greater number of bins than the second collator (column 20, lines 15-33).

5. Claims 10 and 28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Fehringer et al. (US Patent Number 5,829,953) and Roetter et al. (US Patent Number 4,169,341) as applied to claims 1 and 26, and further in view of Stocker (US Patent Number 4,223,882).

(1) regarding claim 10:

Fehringer et al. and Roetter et al. disclose all of the subject matter as described as above except for specifically teaching, wherein the method further comprises

scanning each stock sheet to verify the identity of the stock sheet as properly belonging to the set of stock sheets.

However, Stocker discloses wherein the method further comprises scanning each stock sheet to verify the identity of the stock sheet as properly belonging to the set of stock sheets (column 1, lines 54-61).

Fehringer et al., Roetter et al. and Stocker are combinable because they are from the same field of endeavor. At the time of the invention, it would have been obvious to a person of ordinary skilled in the art to scan each stock sheet to verify the identity of the stock sheet as properly belonging to the set of stock sheets. The suggestion/motivation for doing so would have been in order to accurately control and organize the sheets (column 18-21). Therefore, it would have been obvious to combine Fehringer et al., Roetter et al. with Stocker to obtain the invention as specified in claim 10.

(2) regarding claim 28:

Fehringer et al. and Roetter et al. further discloses, the system of claim 27, wherein an imaging system comprises: a conveyor device that receives aligned stock sheets from the alignment system (column 1, lines 44-48, Roetter et al.); and a printing device that prints personalized information on the stock sheets (column 8, lines 47-49).

Fehringer et al. and Roetter et al. discloses all of the subject matter as described as above except for specifically teaching a scanning device that scans control indicia on the stock sheets and communicates with the control system.

However, Stocker discloses a scanning device that scans control indicia on the stock sheets and communicates with the control system (column 1, lines 54-61).

Fehringer et al., Roetter et al. and Stocker are combinable because they are from the same field of endeavor. At the time of the invention, it would have been obvious to a person of ordinary skilled in the art to have a scanning device that scans control indicia on the stock sheets and communicates with the control system. The suggestion/motivation for doing so would have been in order to accurately control and organize the sheets (column 18-21). Therefore, it would have been obvious to combine Fehringer et al., Roetter et al. with Stocker to obtain the invention as specified in claim 28.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Hill et al. (US Patent Number 4,429,217) discloses an apparatus and method of verification of credit cards, including sensing information thereon and comparing said information with information on a specially designed pre-printed carrier, followed by insertion of one or more cards in the matching carrier as required, folding

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and stacking card-inserted carriers in a manner ready for subsequent insertion into mailing envelopes.

7. Any inquiry concerning this communication or earlier communication from the examiner should be directed to Hilina Kassa whose telephone number is (571) 270-1676.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Twyler Lamb could be reached at (571) 272- 7406.

Any response to this action should be mailed to:

Commissioner of Patent and Trademarks
Washington, D.C. 20231

Or faxed to:

(703) 872-9314 (for Technology Center 2600 only)

Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive, Arlington, VA, Sixth Floor (Receptionist).

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Technology Center 2600 Customer Service Office whose telephone number is (703) 306-0377.

Hilina Kassa

November 26, 2007


TWYLER LAMB HASKINS
SUPERVISORY PATENT EXAMINER

